

Fill in this information to identify your case:

United States Bankruptcy Court for the:

SOUTHERN DISTRICT OF TEXAS

Case number (if known): _____ Chapter you are filing under:

- ☒ Chapter 7
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13

☐ Check if this is an
amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together--called a joint case--and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Bradley First Name Alan Middle Name Duffy Last Name Suffix (Sr., Jr., II, III)	First Name Middle Name Last Name Suffix (Sr., Jr., II, III)
2. All other names you have used in the last 8 years Include your married or maiden names.	Brad First Name Middle Name Duffy Last Name	First Name Middle Name Last Name
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx - xx - 6 3 5 5 OR 9xx - xx -	xxx - xx - OR 9xx - xx -
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	<input checked="" type="checkbox"/> I have not used any business names or EINs. Business name Business name Business name	<input type="checkbox"/> I have not used any business names or EINs. Business name Business name Business name

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

About Debtor 1:

EIN _____

EIN _____

About Debtor 2 (Spouse Only in a Joint Case):

EIN _____

EIN _____

5. Where you live**3327 Fairmont Hills Lane**

Number Street

Katy TX 77494

City State ZIP Code

Fort Bend

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

Number Street

City State ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

6. Why you are choosing this district to file for bankruptcy*Check one:*

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.
(See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.
(See 28 U.S.C. § 1408.)

Part 2: Tell the Court About Your Bankruptcy Case**7. The chapter of the Bankruptcy Code you are choosing to file under**

Check one: (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

8. How you will pay the fee

- ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?☒ No☐ Yes.District _____ When _____ Case number _____
MM / DD / YYYYDistrict _____ When _____ Case number _____
MM / DD / YYYYDistrict _____ When _____ Case number _____
MM / DD / YYYY**10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**☒ No☐ Yes.

Debtor _____ Relationship to you _____

District _____ When _____ Case number, _____
MM / DD / YYYY if known

Debtor _____ Relationship to you _____

District _____ When _____ Case number, _____
MM / DD / YYYY if known**11. Do you rent your residence?**☐ No. Go to line 12.☒ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?☒ No. Go to line 12.☐ Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?
- ☒ No. Go to Part 4.
- ☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

Name of business, if any _____

Number _____ Street _____

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

City _____

State _____

ZIP Code _____

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a *small business debtor*?

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

- ☒ No. I am not filing under Chapter 11.
- ☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
- ☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?
- ☒ No
- ☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed? _____

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property? _____

Number _____ Street _____

City _____

State _____

ZIP Code _____

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?
- 16a. Are your debts primarily consumer debts? *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☒ No. Go to line 16b.
☐ Yes. Go to line 17.
- 16b. Are your debts primarily business debts? *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- ☐ No. Go to line 16c.
☒ Yes. Go to line 17.
- 16c. State the type of debts you owe that are not consumer or business debts.
-
17. Are you filing under Chapter 7?
- ☐ No. I am not filing under Chapter 7. Go to line 18.
- ☒ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- ☒ No
☐ Yes
18. How many creditors do you estimate that you owe?
- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000 | <input type="checkbox"/> 25,001-50,000 |
| <input type="checkbox"/> 50-99 | <input type="checkbox"/> 5,001-10,000 | <input type="checkbox"/> 50,001-100,000 |
| <input type="checkbox"/> 100-199 | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999 | | |
19. How much do you estimate your assets to be worth?
- | | | |
|--|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input checked="" type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |
20. How much do you estimate your liabilities to be?
- | | | |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Bradley Alan Duffy

Bradley Alan Duffy, Debtor 1

Executed on **03/13/2017**

MM / DD / YYYY

X

Signature of Debtor 2

Executed on

MM / DD / YYYY

Debtor 1 **Bradley Alan Duffy** Case number (if known) _____**For your attorney, if you are represented by one****If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X /s/ Nicholas R. Westbrook

Signature of Attorney for Debtor

Date **03/13/2017**

MM / DD / YYYY

Nicholas R. Westbrook

Printed name

Westbrook Law Firm, PLLC

Firm Name

24 E. Greenway Plaza, Suite 1705

Number Street

Houston

City

TX

State

77046

ZIP Code

Contact phone **(281) 888-5581**Email address **nrw@westbrooklegal.com****24042141**

Bar number

TX

State

Fill in this information to identify your case and this filing:

Debtor 1	<u>Bradley</u>	<u>Alan</u>	<u>Duffy</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number (if known)	_____		

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.
☒ Yes. Where is the property?

1.1.
Real Property / Land

Livingston Parish
 County

What is the property?

Check all that apply.

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☒ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property?

Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local
 property identification number: 0299750

Do not deduct secured claims or exemptions. Put the
 amount of any secured claims on *Schedule D:*
Creditors Who Have Claims Secured by Property.

**Current value of the
 entire property?**

\$1,700.00

**Current value of the
 portion you own?**

\$850.00

**Describe the nature of your ownership
 interest (such as fee simple, tenancy by the
 entireties, or a life estate), if known.**

Fee Simple

☐ Check if this is community property
 (see instructions)

Debtor has a 50% equal and undivided interest in 4.34 acres in Louisiana (along with his brother).

Legal Description:**Parcel No. 0299750:****3.34 Acres, Section 30, Township 06, Range 5****1 Acre, Lot D-1, Section 30, Township 06, Range 5****2016 Tax Appraisal Value for total: \$1,700**
**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any
 entries for pages you have attached for Part 1. Write that number here.....**

\$850.00

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1. **Who has an interest in the property?** Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Make: **Ford** Check one.
 Model: **F150** ☒ Debtor 1 only
 Year: **2014** ☐ Debtor 2 only
 Approximate mileage: **95,985** ☐ Debtor 1 and Debtor 2 only
 Other information: **2014 Ford F150** ☐ At least one of the debtors and another
☐ Check if this is community property (see instructions)

Current value of the entire property?	Current value of the portion you own?
\$27,375.00	\$27,375.00

Debtor Drives

3.2. **Who has an interest in the property?** Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Make: **Jeep** Check one.
 Model: **Patriot** ☐ Debtor 1 only
 Year: **2014** ☐ Debtor 2 only
 Approximate mileage: **60,374** ☐ Debtor 1 and Debtor 2 only
 Other information: **2014 Jeep Patriot** ☒ At least one of the debtors and another
☐ Check if this is community property (see instructions)

Current value of the entire property?	Current value of the portion you own?
\$8,650.00	\$8,650.00

Daughter Drives

3.3. **Who has an interest in the property?** Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Make: **Nissan** Check one.
 Model: **Murano** ☐ Debtor 1 only
 Year: **2016** ☐ Debtor 2 only
 Approximate mileage: **8,600** ☐ Debtor 1 and Debtor 2 only
 Other information: **2016 Nissan Murano** ☒ At least one of the debtors and another
☐ Check if this is community property (see instructions)

Current value of the entire property?	Current value of the portion you own?
\$28,950.00	\$28,950.00

Fiance Drives and Makes Payment**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....

\$64,975.00**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**
Examples: Major appliances, furniture, linens, china, kitchenware

☐ No
☒ Yes. Describe..... **See continuation page(s).**

\$5,400.00

Debtor 1 **Bradley Alan Duffy** Case number (if known) _____**7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games☐ No

☒ Yes. Describe..... **3 Televisions \$2,500** **\$4,550.00**

2 DVD Players \$250

Cell Phone \$600

Ipad \$1,200

8. Collectibles of value*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☒ No☐ Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☒ No☐ Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☒ No☐ Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No

☒ Yes. Describe..... **Debtor's Clothing \$3,500** **\$4,300.00**

Debtor's Shoes \$800

12. Jewelry*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No

☒ Yes. Describe..... **Debtor's Wedding Band \$450** **\$1,450.00**

Watches \$500

Rings \$500

13. Non-farm animals*Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.....****\$15,700.00****Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

Debtor 1 **Bradley Alan Duffy** Case number (if known) _____**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☒ Yes..... Cash: **\$110.00****17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes..... Institution name:

17.1.	Checking account:	Chase Bank Account No. 1095	\$3,332.02
17.2.	Checking account:	BBVA Compass Account No. 9935	\$0.17
17.3.	Checking account:	Chase Business Checking Account No. 6658	\$1.97
17.4.	Savings account:	Chase Bank Account No. 3564	\$0.58

18. Bonds, mutual funds, or publicly traded stocks*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes..... Institution or issuer name:**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them..... Name of entity: % of ownership:**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them..... Issuer name:**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☒ No☐ Yes. List each account separately. Type of account: Institution name:**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☐ No☒ Yes..... Institution name or individual:

Security deposit on rental unit:	Security Deposit on Rental Unit Debtor's Half = \$1,125	\$1,125.00
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23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description:

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific
information about them _____**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific
information about them _____**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific
information about them _____**Money or property owed to you?****Current value of the
portion you own?**Do not deduct secured
claims or exemptions.**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information
about them, including whether
you already filed the returns
and the tax years.....

Federal: _____

State: _____

Local: _____

29. Family support*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information

Alimony: _____

Maintenance: _____

Support: _____

Divorce settlement: _____

Property settlement: _____

30. Other amounts someone owes you*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information _____**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☐ No☒ Yes. Name the insurance
company of each policy
and list its value.....

Company name:

Beneficiary:

Surrender or refund value:

Term Life (Primerica)**Insured: Debtor****No Cash Value****Daughters****\$0.00**

Debtor 1 **Bradley Alan Duffy** Case number (if known) _____**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

- ☒ No
☐ Yes. Give specific information _____

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No
☐ Yes. Describe each claim..... _____

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- ☒ No
☐ Yes. Describe each claim..... _____

35. Any financial assets you did not already list

- ☒ No
☐ Yes. Give specific information _____

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**\$4,569.74****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**

- ☐ No. Go to Part 6.
☒ Yes. Go to line 38.

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

38. Accounts receivable or commissions you already earned

- ☒ No
☐ Yes. Describe.. _____

39. Office equipment, furnishings, and supplies*Examples:* Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

- ☒ No
☐ Yes. Describe.. _____

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

- ☒ No
☐ Yes. Describe.. _____

41. Inventory

- ☒ No
☐ Yes. Describe.. _____

42. Interests in partnerships or joint ventures

- ☐ No
☒ Yes. Describe..... Name of entity:

% of ownership:

Debtor has 100% Interest in Duffy Consulting, LLC

* Working to terminate through Texas Secretary of State	100%	\$0.00
--	-------------	---------------

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

43. Customer lists, mailing lists, or other compilations☒ No☐ Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?☐ No☐ Yes. Describe..... _____**44. Any business-related property you did not already list**☒ No☐ Yes. Give specific information.**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....****\$0.00****Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☒ No. Go to Part 7.☐ Yes. Go to line 47.**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.**47. Farm animals***Examples: Livestock, poultry, farm-raised fish*☒ No☐ Yes..... _____**48. Crops--either growing or harvested**☒ No☐ Yes. Give specific
information..... _____**49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**☒ No☐ Yes..... _____**50. Farm and fishing supplies, chemicals, and feed**☒ No☐ Yes..... _____**51. Any farm- and commercial fishing-related property you did not already list**☒ No☐ Yes. Give specific
information..... _____**52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here.....****\$0.00****Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*☒ No☐ Yes. Give specific information.

Debtor 1 Bradley Alan Duffy Case number (if known) _____

54. Add the dollar value of all of your entries from Part 7. Write that number here..... → \$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2..... → \$850.00

56. Part 2: Total vehicles, line 5 \$64,975.00

57. Part 3: Total personal and household items, line 15 \$15,700.00

58. Part 4: Total financial assets, line 36 \$4,569.74

59. Part 5: Total business-related property, line 45 \$0.00

60. Part 6: Total farm- and fishing-related property, line 52 \$0.00

61. Part 7: Total other property not listed, line 54 +\$0.00

62. Total personal property. Add lines 56 through 61..... \$85,244.74 Copy personal property total → +\$85,244.74

63. Total of all property on Schedule A/B. Add line 55 + line 62..... \$86,094.74

Debtor 1 Bradley Alan Duffy

Case number (if known) _____

6. Household goods and furnishings (details):

Couch \$900	<u>\$3,100.00</u>
Dining Table \$1,000	
Dining Chairs \$1,200	
Kitchen Breakfast Table \$300	<u>\$2,300.00</u>
Living Room Recliner Sofa \$1200	
Queen Size Bed \$200	
Queen Size Bed \$200	
Nightstand \$100	
Shelving Unit for Living Room \$100	
Area Rug for Living Room \$200	

Fill in this information to identify your case:

Debtor 1	<u>Bradley</u>	<u>Alan</u>	<u>Duffy</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>SOUTHERN DISTRICT OF TEXAS</u>		
Case number (if known)	_____		

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption	

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

Part 2: Additional Page

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
---	--	--------------------------------------	------------------------------------

Copy the value from
*Schedule A/B*Check only one box for
each exemption

Brief description:

Real Property / Land**Debtor has a 50% equal and undivided
interest in 4.34 acres in Louisiana (along
with his brother).**\$850.00\$850.00**11 U.S.C. § 522(d)(5)**100% of fair market
value, up to any
applicable statutory
limit**Legal Description:****Parcel No. 0299750:****3.34 Acres, Section 30, Township 06,
Range 5****1 Acre, Lot D-1, Section 30, Township 06,
Range 5****2016 Tax Appraisal Value for total: \$1,700****Parcel: 0299750**Line from *Schedule A/B*: 1.1

Brief description:

**2014 Ford F150 (approx. 95985 miles)
2014 Ford F150**\$27,375.00\$2,690.08**11 U.S.C. § 522(d)(2)**100% of fair market
value, up to any
applicable statutory
limit**Debtor Drives**Line from *Schedule A/B*: 3.1

Brief description:

**2014 Jeep Patriot (approx. 60374 miles)
2014 Jeep Patriot**\$8,650.00\$2,977.89**11 U.S.C. § 522(d)(5)**100% of fair market
value, up to any
applicable statutory
limit**Daughter Drives**Line from *Schedule A/B*: 3.2

Brief description:

**2016 Nissan Murano (approx. 8600 miles)
2016 Nissan Murano**\$28,950.00\$0.00**11 U.S.C. § 522(d)(2)**100% of fair market
value, up to any
applicable statutory
limit**Fiance Drives and Makes Payment**Line from *Schedule A/B*: 3.3

Brief description:

**Couch \$900
Dining Table \$1,000
Dining Chairs \$1,200**\$3,100.00\$3,100.00**11 U.S.C. § 522(d)(3)**100% of fair market
value, up to any
applicable statutory
limitLine from *Schedule A/B*: 6

Brief description:

**Kitchen Breakfast Table \$300
Living Room Recliner Sofa \$1200
Queen Size Bed \$200
Queen Size Bed \$200
Nightstand \$100
Shelving Unit for Living Room \$100
Area Rug for Living Room \$200**\$2,300.00\$936.65**11 U.S.C. § 522(d)(3)**100% of fair market
value, up to any
applicable statutory
limitLine from *Schedule A/B*: 6

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Brief description: 3 Televisions \$2,500 2 DVD Players \$250 Cell Phone \$600 Ipad \$1,200 Line from Schedule A/B: <u>7</u>	<u>\$4,550.00</u>	<input checked="" type="checkbox"/> <u>\$4,550.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Debtor's Clothing \$3,500 Debtor's Shoes \$800 (1st exemption claimed for this asset) Line from Schedule A/B: <u>11</u>	<u>\$4,300.00</u>	<input checked="" type="checkbox"/> <u>\$4,038.35</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Debtor's Clothing \$3,500 Debtor's Shoes \$800 (2nd exemption claimed for this asset) Line from Schedule A/B: <u>11</u>	<u>\$4,300.00</u>	<input checked="" type="checkbox"/> <u>\$261.65</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Debtor's Wedding Band \$450 Watches \$500 Rings \$500 Line from Schedule A/B: <u>12</u>	<u>\$1,450.00</u>	<input checked="" type="checkbox"/> <u>\$1,450.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Brief description: Cash on Hand \$110 Line from Schedule A/B: <u>16</u>	<u>\$110.00</u>	<input checked="" type="checkbox"/> <u>\$110.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Chase Bank Account No. 1095 Line from Schedule A/B: <u>17.1</u>	<u>\$3,332.02</u>	<input checked="" type="checkbox"/> <u>\$3,332.02</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Chase Bank Account No. 3564 Line from Schedule A/B: <u>17.4</u>	<u>\$0.58</u>	<input checked="" type="checkbox"/> <u>\$0.58</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: BBVA Compass Account No. 9935 Line from Schedule A/B: <u>17.2</u>	<u>\$0.17</u>	<input checked="" type="checkbox"/> <u>\$0.17</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Chase Business Checking Account No. 6658 Line from Schedule A/B: <u>17.3</u>	<u>\$1.97</u>	<input checked="" type="checkbox"/> <u>\$1.97</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

Part 2: Additional Page

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
---	--	--------------------------------------	------------------------------------

Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption
--	--

Brief description:

Security Deposit on Rental Unit**Debtor's Half = \$1,125**Line from *Schedule A/B*: 22\$1,125.00\$1,125.00**11 U.S.C. § 522(d)(5)**100% of fair market
value, up to any
applicable statutory
limit

Brief description:

Term Life (Primerica)**Insured: Debtor****No Cash Value**Line from *Schedule A/B*: 31\$0.00\$0.00**11 U.S.C. § 522(d)(7)**100% of fair market
value, up to any
applicable statutory
limit

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Bradley Alan Duffy**

CASE NO

CHAPTER **7**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **Federal**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
1.	Real property	\$850.00	\$0.00	\$850.00	\$850.00	\$0.00
3.	Motor vehicles (cars, etc.)	\$64,975.00	\$63,867.19	\$5,667.97	\$5,667.97	\$0.00
4.	Water/Aircraft, Motor Homes, Rec. veh. and access.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6.	Household goods and furnishings	\$5,400.00	\$1,363.35	\$4,036.65	\$4,036.65	\$0.00
7.	Electronics	\$4,550.00	\$0.00	\$4,550.00	\$4,550.00	\$0.00
8.	Collectibles of value	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9.	Equipment for sports and hobbies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10.	Firearms	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11.	Clothes	\$4,300.00	\$0.00	\$4,300.00	\$4,300.00	\$0.00
12.	Jewelry	\$1,450.00	\$0.00	\$1,450.00	\$1,450.00	\$0.00
13.	Non-farm animals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
14.	Unlisted pers. and household items- incl. health aids	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Cash	\$110.00	\$0.00	\$110.00	\$110.00	\$0.00
17.	Deposits of money	\$3,334.74	\$0.00	\$3,334.74	\$3,334.74	\$0.00
18.	Bonds, mutual funds or publicly traded stocks	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19.	Non-pub. traded stock and int. in businesses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20.	Govt. and corp. bonds and other instruments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Retirement or pension accounts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
22.	Security deposits and prepayments	\$1,125.00	\$0.00	\$1,125.00	\$1,125.00	\$0.00
23.	Annuities	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24.	Interests in an education IRA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Trusts, equit. or future int. (not in line 1)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
26.	Patents, copyrights, and other intellectual prop.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Licenses, franchises, other general intangibles	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Tax refunds owed to you	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Bradley Alan Duffy**

CASE NO

CHAPTER **7**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 1

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **Federal**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
29.	Family support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30.	Other amounts someone owes you	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31.	Interests in insurance policies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
32.	Any int. in prop. due you from someone who has died	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Claims vs. third parties, even if no demand	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
34.	Other contin. and unliq. claims of every nature	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
35.	Any financial assets you did not already list	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
38.	Accounts rec. or commissions you already earned	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
39.	Office equipment, furnishings, and supplies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
40.	Mach., fixt., equip., bus. suppl., tools of trade	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
41.	Inventory	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
42.	Interests in partnerships or joint ventures	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
43.	Customer and mailing lists, or other compilations	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
44.	Any business-related property not already listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
47.	Farm animals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
48.	Crops--either growing or harvested	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
49.	Farm/fishing equip., impl., mach., fixt., tools	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
50.	Farm and fishing supplies, chemicals, and feed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
51.	Farm/commercial fishing-related prop. not listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
53.	Any other property of any kind not already listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTALS:		\$86,094.74	\$65,230.54	\$25,424.36	\$25,424.36	\$0.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Bradley Alan Duffy**

CASE NO

CHAPTER **7****SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)***Continuation Sheet # 2***Surrendered Property:**

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
<u>Real Property</u> (None)			
<u>Personal Property</u> (None)			
TOTALS:	\$0.00	\$0.00	\$0.00

Non-Exempt Property by Item:

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
<u>Real Property</u> (None)				
<u>Personal Property</u> (None)				
TOTALS:	\$0.00	\$0.00	\$0.00	\$0.00

Summary	
A. Gross Property Value (not including surrendered property)	\$86,094.74
B. Gross Property Value of Surrendered Property	\$0.00
C. Total Gross Property Value (A+B)	\$86,094.74
D. Gross Amount of Encumbrances (not including surrendered property)	\$65,230.54
E. Gross Amount of Encumbrances on Surrendered Property	\$0.00
F. Total Gross Encumbrances (D+E)	\$65,230.54
G. Total Equity (not including surrendered property) / (A-D)	\$25,424.36
H. Total Equity in surrendered items (B-E)	\$0.00
I. Total Equity (C-F)	\$25,424.36
J. Total Exemptions Claimed (Wild Card Used: \$8,659.28, Available: \$4,440.72)	\$25,424.36
K. Total Non-Exempt Property Remaining (G-J)	\$0.00

Fill in this information to identify your case:

Debtor 1	<u>Bradley</u>	<u>Alan</u>	<u>Duffy</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>SOUTHERN DISTRICT OF TEXAS</u>		
Case number (if known)	_____		

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A
Amount of claim
Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion
If any

2.1	Describe the property that secures the claim:	<u>\$24,684.92</u>	<u>\$27,375.00</u>	
Capital One Auto Finance	2014 Ford F150			
Creditor's name				
P.O. Box 60511				
Number Street				
City of Industry CA 91716-0511				
City State ZIP Code				
Who owes the debt? Check one.	As of the date you file, the claim is: Check all that apply.			
<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent			
<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated			
<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed			
<input type="checkbox"/> At least one of the debtors and another	Nature of lien. Check all that apply.			
<input type="checkbox"/> Check if this claim relates to a community debt	<input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)			
	<input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)			
	<input type="checkbox"/> Judgment lien from a lawsuit			
	<input type="checkbox"/> Other (including a right to offset)			
Date debt was incurred <u>1/28/2016</u>	Last 4 digits of account number <u>5 6 8 4</u>			

Add the dollar value of your entries in Column A on this page. Write that number here:

\$24,684.92

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

Part 1:	Additional Page After listing any entries on this page, number them sequentially from the previous page.	Column A	Column B	Column C
		Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

2.2	Describe the property that secures the claim:	\$33,510.16	\$28,950.00	\$4,560.16
-----	---	-------------	-------------	------------

Nissan Motor Acceptance Corp.

Creditor's name

P.O. Box 742658

Number Street

2016 Nissan Murano**Cincinnati OH 45274-2658**

City

State

ZIP Code

Who owes the debt? Check one.☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim relates to a community debt**As of the date you file, the claim is:** Check all that apply.☐ Contingent☐ Unliquidated☐ Disputed**Nature of lien.** Check all that apply.☒ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset)Date debt was incurred **9/22/2016**Last 4 digits of account number **0 0 0 1****Fiance's Vehicle**

2.3

Rooms-To-Go

Creditor's name

P.O. Box 731

Number Street

Describe the property that secures the claim:

\$1,363.35**\$2,300.00****Furniture****As of the date you file, the claim is:** Check all that apply.☐ Contingent☐ Unliquidated☐ Disputed**Nature of lien.** Check all that apply.☒ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset)**Who owes the debt?** Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debtDate debt was incurred **9/9/2015**Last 4 digits of account number **0 2 2 2**

Add the dollar value of your entries in Column A on this page. Write that number here:

\$34,873.51

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

Part 1:	Additional Page	Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.4	<p>After listing any entries on this page, number them sequentially from the previous page.</p> <p>Describe the property that secures the claim:</p> <p>2014 Jeep Patriot</p> <p>TD Auto Finance <small>Creditor's name</small> P.O. Box 16039 <small>Number Street</small></p> <p>Lewiston ME 04243-9520 <small>City State ZIP Code</small></p> <p>Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Date debt was incurred <u>8/15/2013</u> Last 4 digits of account number <u>0 4 9 6</u></p> <p>Daughter's Vehicle</p>	\$5,672.11	\$8,650.00	

As of the date you file, the claim is: Check all that apply.

☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Add the dollar value of your entries in Column A on this page. Write that number here:

\$5,672.11

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$65,230.54

Fill in this information to identify your case:

Debtor 1	<u>Bradley</u>	<u>Alan</u>	<u>Duffy</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>SOUTHERN DISTRICT OF TEXAS</u>		
Case number (if known)	_____		

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims**1. Do any creditors have priority unsecured claims against you?**

- ☒ No. Go to Part 2.
☐ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total claim

Priority
amountNonpriority
amount

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

Part 2: List All of Your NONPRIORITY Unsecured Claims**3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.

If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If more space is needed for nonpriority unsecured claims, fill out the Continuation Page of Part 2.

Total claim**\$15,238.04**

4.1

American Express Business Card

Nonpriority Creditor's Name

P.O. Box 650448

Number Street

Dallas TX 75265-0448

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **1 0 0 2**When was the debt incurred? **12/2015**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify

Credit Card

4.2

Bank of America Business Card

Nonpriority Creditor's Name

P.O. Box 15796

Number Street

Wilmington DE 19886-5796

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **8 9 1 2**When was the debt incurred? **12/2015**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify

Credit Card**\$19,933.25**

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.3****\$33,736.85****BBVA Compass**

Nonpriority Creditor's Name

P.O. Box 10566

Number Street

Last 4 digits of account number **5 1 9 0**When was the debt incurred? **10/26/2016**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Birmingham**AL****35296**

City

State

ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Personal Loan**4.4****\$9,818.38****Capital One Spark Card**

Nonpriority Creditor's Name

P.O. Box 60599

Number Street

Last 4 digits of account number **4 5 5 9**When was the debt incurred? **12/2015**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

City of Industry**CA****91716-0599**

City

State

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card**4.5****\$11,440.42****Chase Ink Card**

Nonpriority Creditor's Name

P.O. Box 15123

Number Street

Last 4 digits of account number **8 5 5 7**When was the debt incurred? **12/2015**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Wilmington**DE****19850-5123**

City

State

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.6****\$23,675.74****Chase Slate Card**

Nonpriority Creditor's Name

P.O. Box 15123

Number Street

Last 4 digits of account number 1 3 8 1When was the debt incurred? 2009

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Wilmington**DE****19850-5123**

City

State

ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card**4.7****\$7,716.51****Chase Southwest Card**

Nonpriority Creditor's Name

P.O. Box 15123

Number Street

Last 4 digits of account number 2 0 3 9When was the debt incurred? 9/2016

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Wilmington**DE****19850-5123**

City

State

ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card**4.8****\$2,670.00****Citi Simplicity Card**

Nonpriority Creditor's Name

P.O. Box 6500

Number Street

Last 4 digits of account number 4 3 1 1When was the debt incurred? 10/2016

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Sioux Falls**SD****57177**

City

State

ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.9

\$900.00**Comenity Bank/David's Bridal**

Nonpriority Creditor's Name

P.O. Box 182789

Number Street

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Columbus OH 43218

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Unsecured Debt

4.10

\$19,703.37**Frontier Business Card**

Nonpriority Creditor's Name

P.O. Box 23066

Number Street

Last 4 digits of account number **8 5 0 1**When was the debt incurred? **12/2015**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Columbus GA 31902-3066

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

4.11

\$142,574.04**Texas Citizens Bank**

Nonpriority Creditor's Name

P.O. Box 890029

Number Street

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Houston TX 77289

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

SBA Loan**SBA Loan**

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.12****\$46,656.00****The Alternative Board**Nonpriority Creditor's Name
11031 Sheridan Blvd.

Number Street

City State ZIP Code
Westminster CO 80020

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Termination fee connected to franchise agreement

4.13**\$5,284.00****United Pathology Associates**Nonpriority Creditor's Name
MSC 700

Number Street

P.O. Box 4359City State ZIP Code
Houston TX 77210-4359

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

4.14**\$23,727.21****Woodforest National Bank**Nonpriority Creditor's Name
P.O. Box 790408

Number Street

City State ZIP Code
St. Louis MO 63179-0408

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Unsecured DebtLast 4 digits of account number **0 9 6 7**When was the debt incurred? **3/31/2016**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

MedicalLast 4 digits of account number **5 5 0 6**When was the debt incurred? **12/2015**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only.
28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. <u>\$0.00</u>
	6b. Taxes and certain other debts you owe the government	6b. <u>\$0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c. <u>\$0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + <u>\$0.00</u>
	6e. Total. Add lines 6a through 6d.	6d. <u>\$0.00</u>

		Total claim
Total claims from Part 2	6f. Student loans	6f. <u>\$0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. <u>\$0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. <u>\$0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + <u>\$363,073.81</u>
	6j. Total. Add lines 6f through 6i.	6j. <u>\$363,073.81</u>

Fill in this information to identify your case:

Debtor 1	<u>Bradley</u>	<u>Alan</u>	<u>Duffy</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>SOUTHERN DISTRICT OF TEXAS</u>		
Case number (if known)	_____		

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

2.1 DirectTV

Name
P.O. Box 78626
Number Street

Service Contract
Contract to be ASSUMED

Phoenix AZ 85062-8626
City State ZIP Code

2.2 Rajkumar Kandasamy

Name
4207 Lone Creek Hill Court
Number Street

Residential Lease

Month to Month
Contract to be ASSUMED

Katy TX 77494
City State ZIP Code

2.3 Verizon

Name
404 Brock Drive
Number Street

Cell Phone Contract
Contract to be ASSUMED

Bloomington IL 61701
City State ZIP Code

2.4 Xfinity

Name
1701 JFK Boulevard
Number Street

Cable/Internet Contract
Contract to be ASSUMED

Philadelphia PA 19103
City State ZIP Code

Fill in this information to identify your case:

Debtor 1	<u>Bradley</u>	<u>Alan</u>	<u>Duffy</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>SOUTHERN DISTRICT OF TEXAS</u>		
Case number (if known)	_____		

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

☐ No
☒ Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☐ No. Go to line 3.
☒ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
☐ No
☒ Yes

In which community state or territory did you live? Louisiana Fill in the name and current address of that person.

Sheri Duffy

Name of your spouse, former spouse, or legal equivalent

1095 Hwy 167

Number Street

Dry Prong

City

LA

State

71423

ZIP Code

3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

Christina Weber

Name

3327 Fairmont Hills Lane

Number Street

Katy

City

TX

State

77494

ZIP Code

☒ Schedule D, line 2.2

☐ Schedule E/F, line _____

☐ Schedule G, line _____

Nissan Motor Acceptance Corp.

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.2 Christina WeberName
3327 Fairmont Hills Ln
Number StreetCity State ZIP Code
Katy TX 77494☐ Schedule D, line _____☒ Schedule E/F, line **4.9**☐ Schedule G, line _____**Comenity Bank/David's Bridal****3.3 Duffy Consulting, LLC**Name
3327 Fairmont Hills Lane
Number StreetCity State ZIP Code
Katy TX 77494☐ Schedule D, line _____☒ Schedule E/F, line **4.2**☐ Schedule G, line _____**Bank of America Business Card****3.4 Duffy Consulting, LLC**Name
3327 Fairmont Hills Lane
Number StreetCity State ZIP Code
Katy TX 77494☐ Schedule D, line _____☒ Schedule E/F, line **4.4**☐ Schedule G, line _____**Capital One Spark Card****3.5 Duffy Consulting, LLC**Name
3327 Fairmont Hills Lane
Number StreetCity State ZIP Code
Katy TX 77494☐ Schedule D, line _____☒ Schedule E/F, line **4.5**☐ Schedule G, line _____**Chase Ink Card****3.6 Duffy Consulting, LLC**Name
3327 Fairmont Hills Lane
Number StreetCity State ZIP Code
Katy TX 77494☐ Schedule D, line _____☒ Schedule E/F, line **4.10**☐ Schedule G, line _____**Frontier Business Card****3.7 Duffy Consulting, LLC**Name
3327 Fairmont Hills Lane
Number StreetCity State ZIP Code
Katy TX 77494☐ Schedule D, line _____☒ Schedule E/F, line **4.11**☐ Schedule G, line _____**Texas Citizens Bank****3.8 Duffy Consulting, LLC**Name
3327 Fairmont Hills Lane
Number StreetCity State ZIP Code
Katy TX 77494☐ Schedule D, line _____☒ Schedule E/F, line **4.12**☐ Schedule G, line _____**The Alternative Board**

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.9

Duffy Consulting, LLC

Name

3327 Fairmont Hills Lane

Number Street

Katy

City

TX

State

77494

ZIP Code

☐ Schedule D, line _____☒ Schedule E/F, line **4.14**☐ Schedule G, line _____**Woodforest National Bank**

Fill in this information to identify your case:

Debtor 1	Bradley	Alan	Duffy
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF TEXAS		
Case number (if known)			

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status**Debtor 1**

- ☒ Employed
☐ Not employed

Occupation**Consultant / Driver****Employer's name****Uber****Employer's address****5714 Star Lane**

Number Street

Debtor 2 or non-filing spouse

- ☐ Employed
☐ Not employed

Number Street

Houston

City

TX

State

77057

Zip Code

City

State Zip Code

How long employed there? **2 Months****Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$1,900.00	
3. Estimate and list monthly overtime pay.	+ \$0.00	
4. Calculate gross income. Add line 2 + line 3.	\$1,900.00	

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here → 4.	\$1,900.00	
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$0.00	
5b. Mandatory contributions for retirement plans	5b. \$0.00	
5c. Voluntary contributions for retirement plans	5c. \$0.00	
5d. Required repayments of retirement fund loans	5d. \$0.00	
5e. Insurance	5e. \$0.00	
5f. Domestic support obligations	5f. \$0.00	
5g. Union dues	5g. \$0.00	
5h. Other deductions. Specify: _____	5h. + \$0.00	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$0.00	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$1,900.00	
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$0.00	
8b. Interest and dividends	8b. \$0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$0.00	
8d. Unemployment compensation	8d. \$0.00	
8e. Social Security	8e. \$0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$0.00	
8g. Pension or retirement income	8g. \$0.00	
8h. Other monthly income. Specify: See continuation sheet	8h. + \$2,555.15	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$2,555.15	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$4,455.15	
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + \$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12. \$4,455.15	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. None. <input type="checkbox"/> Yes. Explain: _____		

Debtor 1 Bradley Alan Duffy

Case number (if known) _____

	For Debtor 1	For Debtor 2 or non-filing spouse
8h. Other Monthly Income (details)		
<u>Car Payment from Girlfriend</u>	<u>\$555.15</u>	<u> </u>
<u>Family Support</u>	<u>\$2,000.00</u>	<u> </u>
Totals:	<u>\$2,555.15</u>	<u> </u>

Fill in this information to identify your case:

Debtor 1	<u>Bradley</u>	<u>Alan</u>	<u>Duffy</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>SOUTHERN DISTRICT OF TEXAS</u>		
Case number (if known)	_____		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.☐ Yes. Does Debtor 2 live in a separate household?☐ No☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

☒ No☐ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

☐ No☐ Yes☐ No☐ Yes☐ No☐ Yes☐ No☐ Yes☐ No☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No☐ Yes**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence.

Include first mortgage payments and any rent for the ground or lot.

4. \$1,125.00

If not included in line 4:

4a. Real estate taxes

4a. _____

4b. Property, homeowner's, or renter's insurance

4b. _____

4c. Home maintenance, repair, and upkeep expenses

4c. _____

4d. Homeowner's association or condominium dues

4d. _____

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

Your expenses

5. Additional mortgage payments for your residence , such as home equity loans	5.	_____
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$50.00
6b. Water, sewer, garbage collection	6b.	\$125.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$367.00
6d. Other. Specify: _____	6d.	_____
7. Food and housekeeping supplies	7.	\$300.00
8. Childcare and children's education costs	8.	_____
9. Clothing, laundry, and dry cleaning	9.	_____
10. Personal care products and services	10.	\$35.00
11. Medical and dental expenses	11.	\$20.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$125.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$20.00
14. Charitable contributions and religious donations	14.	_____
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	\$125.00
15b. Health insurance	15b.	_____
15c. Vehicle insurance	15c.	\$225.00
15d. Other insurance. Specify: _____	15d.	_____
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: Self-Employment Taxes	16.	\$150.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1 2014 Ford F150	17a.	\$449.76
17b. Car payments for Vehicle 2 2014 Jeep Patriot	17b.	\$338.13
17c. Other. Specify: 2016 Nissan Murano	17c.	\$555.15
17d. Other. Specify: Rooms-To-Go	17d.	\$137.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	_____
19. Other payments you make to support others who do not live with you. Specify: Daughter's Rent for College	19.	\$300.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a.	_____
20b. Real estate taxes	20b.	_____
20c. Property, homeowner's, or renter's insurance	20c.	_____
20d. Maintenance, repair, and upkeep expenses	20d.	_____
20e. Homeowner's association or condominium dues	20e.	_____

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

21. **Other.** Specify: _____ 21. **+** _____**22. Calculate your monthly expenses.**

22a. Add lines 4 through 21.	22a.	<div style="border: 1px solid black; padding: 2px; text-align: right;">\$4,447.04</div>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b.	<div style="border: 1px solid black; padding: 2px; text-align: right;"> </div>
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	<div style="border: 1px solid black; padding: 2px; text-align: right;">\$4,447.04</div>

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	<div style="border: 1px solid black; padding: 2px; text-align: right;">\$4,455.15</div>
23b. Copy your monthly expenses from line 22c above.	23b.	<div style="border: 1px solid black; padding: 2px; text-align: right;">— \$4,447.04</div>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	<div style="border: 1px solid black; padding: 2px; text-align: right;">\$8.11</div>

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.☒ Yes.

Explain here:

Debtor's child support of \$720 per month will end in May 2017, when his daughter turns 18. Debtor's is being added to his fiance's insurance in April 2017, which will eliminate this expense of \$257 per month.

Fill in this information to identify your case:

Debtor 1	<u>Bradley</u>	<u>Alan</u>	<u>Duffy</u>
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>SOUTHERN DISTRICT OF TEXAS</u>		
Case number			
(if known)			

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)1a. Copy line 55, Total real estate, from Schedule A/B..... \$850.001b. Copy line 62, Total personal property, from Schedule A/B..... \$85,244.741c. Copy line 63, Total of all property on Schedule A/B..... \$86,094.74**Part 2: Summarize Your Liabilities**

Your liabilities
Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D..... \$65,230.543. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... \$0.003b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... + \$363,073.81

Your total liabilities

\$428,304.35**Part 3: Summarize Your Income and Expenses**4. *Schedule I: Your Income* (Official Form 106I)Copy your combined monthly income from line 12 of Schedule I..... \$4,455.155. *Schedule J: Your Expenses* (Official Form 106J)Copy your monthly expenses from line 22c of Schedule J..... \$4,447.04

Debtor 1 Bradley Alan Duffy Case number (if known) _____**Part 4: Answer These Questions for Administrative and Statistical Records****6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

7. What kind of debt do you have?

- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**Total claim**From Part 4 on *Schedule E/F*, copy the following:

- | | | |
|--|---|-------|
| 9a. Domestic support obligations. (Copy line 6a.) | _____ | |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) | _____ | |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) | _____ | |
| 9d. Student loans. (Copy line 6f.) | _____ | |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | _____ | |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) | + _____ | |
| 9g. Total. Add lines 9a through 9f. | <table border="1"> <tr> <td>_____</td> </tr> </table> | _____ |
| _____ | | |

Fill in this information to identify your case:

Debtor 1	<u>Bradley</u>	<u>Alan</u>	<u>Duffy</u>
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>SOUTHERN DISTRICT OF TEXAS</u>		
Case number (if known)	_____		

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Bradley Alan Duffy
Bradley Alan Duffy, Debtor 1

X _____
Signature of Debtor 2

Date 03/13/2017
MM / DD / YYYY

Date _____
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	<u>Bradley</u>	<u>Alan</u>	<u>Duffy</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>SOUTHERN DISTRICT OF TEXAS</u>		
Case number (if known)	_____		

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before**1. What is your current marital status?**

- ☐ Married
☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☐ No
☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1
<u>1450 E. League City Parkway</u>	From <u>10/2014</u>		From _____
Number Street	To <u>8/2015</u>	Number Street	To _____
_____		_____	
<u>League City TX 77573</u>		_____	
City State ZIP Code		City State ZIP Code	
Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1
<u>1095 Hwy 167</u>	From <u>09/2006</u>		From _____
Number Street	To <u>10/2014</u>	Number Street	To _____
_____		_____	
<u>Dry Prong LA 71423</u>		_____	
City State ZIP Code		City State ZIP Code	

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?

(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☐ No
☒ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

Part 2: Explain the Sources of Your Income**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
- ☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of the current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$1,693.50 <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For the last calendar year: (January 1 to December 31, <u>2016</u>) YYYY	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$20,427.00 <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For the calendar year before that: (January 1 to December 31, <u>2015</u>) YYYY	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$9,788.00 <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are in a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No
- ☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of the current year until the date you filed for bankruptcy:	Family Support	\$5,000.00
For the last calendar year: (January 1 to December 31, <u>2016</u>) YYYY	Retirement Distribution	\$5,850.00
For the calendar year before that: (January 1 to December 31, <u>2015</u>) YYYY	Taxable Credit	\$423.00
	Retirement Distribution	\$10,025.00

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

- ☐ No. Go to line 7.

- ☐ Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.

- ☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Capital One Auto Finance		\$1,799.04	\$24,684.92	
Creditor's name	11/28/2016			<input type="checkbox"/> Mortgage
P.O. Box 60511	12/28/2016			<input checked="" type="checkbox"/> Car
Number Street	1/30/2017			<input type="checkbox"/> Credit card
	2/28/2017			<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____
City of Industry CA 91716-0511				
City State ZIP Code				
Nissan Motor Acceptance Corp.		\$2,224.00	\$33,510.16	
Creditor's name	11/15/2016			<input type="checkbox"/> Mortgage
P.O. Box 742658	12/15/2016			<input checked="" type="checkbox"/> Car
Number Street	1/15/2017			<input type="checkbox"/> Credit card
	2/15/2017			<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____
Cincinnati OH 45274-2658				
City State ZIP Code				
TD Auto Finance		\$1,352.52	\$5,672.11	
Creditor's name	11/15/2016			<input type="checkbox"/> Mortgage
P.O. Box 16039	12/12/2016			<input checked="" type="checkbox"/> Car
Number Street	1/12/2017			<input type="checkbox"/> Credit card
	2/12/2017			<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____
Lewiston ME 04243-9520				
City State ZIP Code				

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Rooms To Go Creditor's name		\$585.00	\$1,537.35	<input type="checkbox"/> Mortgage
P.O. Box 731 Number Street	12/5/2016			<input type="checkbox"/> Car
	1/5/2017			<input type="checkbox"/> Credit card
	2/6/2017			<input checked="" type="checkbox"/> Loan repayment
	3/3/2017			<input type="checkbox"/> Suppliers or vendors
Mahwah NJ 07430 City State ZIP Code				<input checked="" type="checkbox"/> Other Furniture
Texas Citizens Bank Creditor's name		\$6,917.68	\$142,574.04	<input type="checkbox"/> Mortgage
P.O. Box 890029 Number Street	11/7/2016			<input type="checkbox"/> Car
	12/5/2016			<input type="checkbox"/> Credit card
	1/5/2017			<input checked="" type="checkbox"/> Loan repayment
	2/6/2017			<input type="checkbox"/> Suppliers or vendors
Houston TX 77289 City State ZIP Code				<input type="checkbox"/> Other _____
BBVA Compass Creditor's name		\$2,394.03	\$33,736.85	<input type="checkbox"/> Mortgage
P.O. Box 10566 Number Street	11/28/2016			<input type="checkbox"/> Car
	12/27/2016			<input checked="" type="checkbox"/> Credit card
	1/26/2017			<input type="checkbox"/> Loan repayment
Birmingham AL 35296 City State ZIP Code				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____
Chase Slate Card Creditor's name		\$810.00	\$23,675.74	<input type="checkbox"/> Mortgage
P.O. Box 15123 Number Street	12/9/2017			<input type="checkbox"/> Car
	2/2/2017			<input checked="" type="checkbox"/> Credit card
Wilmington DE 19850-5123 City State ZIP Code				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____
Chase Southwest Card Creditor's name		\$1,005.00	\$7,716.51	<input type="checkbox"/> Mortgage
P.O. Box 15123 Number Street	11/25/2016			<input type="checkbox"/> Car
	1/20/2017			<input checked="" type="checkbox"/> Credit card
Wilmington DE 19850-5123 City State ZIP Code				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____
Citi Simplicity Card Creditor's name		\$143.29	\$2,670.00	<input type="checkbox"/> Mortgage
P.O. Box 6500 Number Street	12/9/2016			<input type="checkbox"/> Car
	1/5/2017			<input checked="" type="checkbox"/> Credit card
Sioux Falls SD 57177 City State ZIP Code				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
American Express Business Card		\$1,042.00	\$15,238.04	
Creditor's name	11/10/2016			<input type="checkbox"/> Mortgage
P.O. Box 650448	12/10/2016			<input type="checkbox"/> Car
Number Street	1/10/2017			<input checked="" type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____
Dallas TX 75265-0448				
City State ZIP Code				
Bank of America Business Card		\$1,478.92	\$19,933.25	
Creditor's name	11/2/2016			<input type="checkbox"/> Mortgage
P.O. Box 15796	12/10/2016			<input type="checkbox"/> Car
Number Street	1/5/2017			<input checked="" type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____
Wilmington DE 19886-5796				
City State ZIP Code				
Capital One Spark Card		\$770.00	\$9,818.38	
Creditor's name	11/2/2016			<input type="checkbox"/> Mortgage
P.O. Box 60599	12/9/2016			<input type="checkbox"/> Car
Number Street	1/9/2017			<input checked="" type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____
City of Industry CA 91716-0599				
City State ZIP Code				
Chase Ink Card		\$767.00	\$11,440.42	
Creditor's name	11/21/2016			<input type="checkbox"/> Mortgage
P.O. Box 15123	12/17/2016			<input type="checkbox"/> Car
Number Street	1/25/2017			<input checked="" type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____
Wilmington DE 19850-5123				
City State ZIP Code				
Frontier Business Card		\$1,328.67	\$19,703.37	
Creditor's name	11/28/2016			<input type="checkbox"/> Mortgage
P.O. Box 23066	12/27/2016			<input type="checkbox"/> Car
Number Street	1/30/2017			<input checked="" type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____
Columbus GA 31902-3066				
City State ZIP Code				
Woodforest National Bank		\$734.00	\$23,727.21	
Creditor's name	12/5/2016			<input type="checkbox"/> Mortgage
P.O. Box 790408	1/3/2016			<input type="checkbox"/> Car
Number Street	1/3/2017			<input checked="" type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____
St. Louis MO 63179-0408				
City State ZIP Code				

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony.

- ☒ No
☐ Yes. List all payments to an insider.

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No
☐ Yes. List all payments that benefited an insider.

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**
 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☒ No
☐ Yes. Fill in the details.

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**

Check all that apply and fill in the details below.

- ☒ No. Go to line 11.
☐ Yes. Fill in the information below.

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- ☒ No
☐ Yes. Fill in the details.

12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ☒ No
☐ Yes

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No
☐ Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No
☐ Yes. Fill in the details for each gift or contribution.

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No
☐ Yes. Fill in the details.

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.

- ☐ No
☒ Yes. Fill in the details.

Person Who Was Paid		Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Westbrook Law Firm, PLLC		Pre-Filing Ch 7 Legal Fees \$1,300		
Person Who Was Paid		Ch 7 Filing Fee \$335		
24 E. Greenway Plaza, Suite 1705			2/28/2017	\$800.00
Number Street			3/13/2017	\$835.00
Houston TX 77046				
City State ZIP Code				
www.WestbrookLawTexas.com				
Email or website address				
Person Who Made the Payment, if Not You				
Person Who Was Paid		Description and value of any property transferred	Date payment or transfer was made	Amount of payment
InCharge Debt Solutions		Pre-Filing Credit Counseling		
Person Who Was Paid		\$25.00		
5750 Major Blvd., Suite 300			2/27/2017	\$25.00
Number Street				
Orlando FL 32819				
City State ZIP Code				
www.PersonalFinanceEducation.com				
Email or website address				
Person Who Made the Payment, if Not You				

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
☐ Yes. Fill in the details.

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

- ☒ No
☐ Yes. Fill in the details.

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
☐ Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
☐ Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No
☐ Yes. Fill in the details.

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No
☐ Yes. Fill in the details.

Debtor 1 **Bradley Alan Duffy**

Case number (if known) _____

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
☐ Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
☐ Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation
☐ No. None of the above applies. Go to Part 12.
☒ Yes. Check all that apply above and fill in the details below for each business.

Duffy Consulting, LLC

Business Name

3327 Fairmont Hills Lane

Number Street

Describe the nature of the business

**Business Coaching
Management Consulting**

Name of accountant or bookkeeper

Employer Identification number

Do not include Social Security number or ITIN.

EIN: 4 7 - 2 4 4 0 7 3 2

Dates business existed

From 12/2014 To 3/2017**Katy**

City

TX 77494

State ZIP Code

Debtor 1 **Bradley Alan Duffy** Case number (if known) _____

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☐ No
☒ Yes. Fill in the details below.

Date issued _____

DRDA

Name _____

1120 Bay Area Blvd.

Number Street

Houston

City

TX

State

77058

ZIP Code

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Bradley Alan Duffy

Bradley Alan Duffy, Debtor 1

X _____

Signature of Debtor 2

Date 03/13/2017

Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No
☐ Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	<u>Bradley</u>	<u>Alan</u>	<u>Duffy</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>SOUTHERN DISTRICT OF TEXAS</u>		
Case number (if known)	_____		

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Hold Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Hold Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral

What do you intend to do with the property that secures a debt?

Did you claim the property as exempt on Schedule C?

Creditor's name: **Capital One Auto Finance**Description of property securing debt: **2014 Ford F150**

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☒ Retain the property and enter into a *Reaffirmation Agreement*.
- ☐ Retain the property and [explain]:

- ☐ No
- ☒ Yes

Creditor's name: **Nissan Motor Acceptance Corp.**Description of property securing debt: **2016 Nissan Murano**

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☒ Retain the property and enter into a *Reaffirmation Agreement*.
- ☐ Retain the property and [explain]:

- ☐ No
- ☒ Yes

Creditor's name: **Rooms-To-Go**Description of property securing debt: **Furniture**

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☒ Retain the property and enter into a *Reaffirmation Agreement*.
- ☐ Retain the property and [explain]:

- ☐ No
- ☒ Yes

Debtor 1 **Bradley Alan Duffy** Case number (if known) _____**Identify the creditor and the property that is collateral**Creditor's name: **TD Auto Finance**Description of property securing debt: **2014 Jeep Patriot****What do you intend to do with the property that secures a debt?**

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☒ Retain the property and enter into a *Reaffirmation Agreement*.
- ☐ Retain the property and [explain]:

Did you claim the property as exempt on Schedule C?

- ☐ No
- ☒ Yes

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases**Will this lease be assumed?**

Lessor's name: **DirecTV**

Description of leased property: **Service Contract**

- ☐ No
- ☒ Yes

Lessor's name: **Rajkumar Kandasamy**

Description of leased property: **Residential Lease**

Month to Month

- ☐ No
- ☒ Yes

Lessor's name: **Verizon**

Description of leased property: **Cell Phone Contract**

- ☐ No
- ☒ Yes

Lessor's name: **Xfinity**

Description of leased property: **Cable/Internet Contract**

- ☐ No
- ☒ Yes

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and personal property that is subject to an unexpired lease.

X /s/ Bradley Alan Duffy

Bradley Alan Duffy, Debtor 1

X _____

Signature of Debtor 2

Date 03/13/2017

MM / DD / YYYY

Date _____

MM / DD / YYYY

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- **You are an individual filing for bankruptcy,**
and
- **Your debts are primarily consumer debts.**
Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 -- Liquidation
- Chapter 11 -- Reorganization
- Chapter 12 -- Voluntary repayment plan for family farmers or fishermen
- Chapter 13 -- Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	<hr/>	
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that the even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form--the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form--sometimes called the *Means Test*--deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If your income is more than the median income

for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	<hr/>	
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

A married couple may file a bankruptcy case together--called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/ea/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury--either orally or in writing--in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

B2030 (Form 2030) (12/15)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re **Bradley Alan Duffy**

Case No. _____

Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....Fixed Fee:	<u>\$1,300.00</u>
Prior to the filing of this statement I have received.....	<u>\$1,300.00</u>
Balance Due.....	<u>\$0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

B2030 (Form 2030) (12/15)

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Post-Filing Motions, Litigation and Other Non-Basic Services, including but not limited to: Motion to Excuse Debtor(s) from Credit Counseling and/or Financial Management Course; Motion to Excuse Debtor(s) from the 341 Meeting of Creditors; Motion to Convert to Chapter 13; litigation/defense services (responses, hearings, trial) involving motions filed by the US Trustee, Chapter 7 Trustee, and/or creditors challenging disposable income, dischargeability, exemptions, assets, and/or related matters.

Adversary proceedings, including adversaries initiated by Debtor(s) or defending adversary proceedings against Debtor(s).

Postage, Copies, and Faxes.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

03/13/2017

Date

/s/ Nicholas R. Westbrook

Nicholas R. Westbrook

Bar No. 24042141

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Bradley Alan Duffy**

CASE NO

CHAPTER **7**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 3/13/2017

Signature /s/ Bradley Alan Duffy
Bradley Alan Duffy

Date _____

Signature _____

American Express Business Card
P.O. Box 650448
Dallas, Texas 75265-0448

Bank of America Business Card
P.O. Box 15796
Wilmington, DE 19886-5796

BBVA Compass
P.O. Box 10566
Birmingham, AL 35296

Capital One Auto Finance
P.O. Box 60511
City of Industry, CA 91716-0511

Capital One Spark Card
P.O. Box 60599
City of Industry, CA 91716-0599

Chase Ink Card
P.O. Box 15123
Wilmington, DE 19850-5123

Chase Slate Card
P.O. Box 15123
Wilmington, DE 19850-5123

Chase Southwest Card
P.O. Box 15123
Wilmington, DE 19850-5123

Christina Weber
3327 Fairmont Hills Lane
Katy, Texas 77494

Christina Weber
3327 Fairmont Hills Ln
Katy, Texas 77494

Citi Simplicity Card
P.O. Box 6500
Sioux Falls, SD 57177

Comenity Bank/David's Bridal
P.O. Box 182789
Columbus, OH 43218

DirectTV
P.O. Box 78626
Phoenix, AZ 85062-8626

Duffy Consulting, LLC
3327 Fairmont Hills Lane
Katy, Texas 77494

Frontier Business Card
P.O. Box 23066
Columbus, GA 31902-3066

Nissan Motor Acceptance Corp.
P.O. Box 742658
Cincinnati, OH 45274-2658

Rajkumar Kandasamy
4207 Lone Creek Hill Court
Katy, Texas 77494

Rooms-To-Go
P.O. Box 731
Mahwah, NJ 07430

TD Auto Finance
P.O. Box 16039
Lewiston, ME 04243-9520

Texas Citizens Bank
P.O. Box 890029
Houston, Texas 77289

The Alternative Board
11031 Sheridan Blvd.
Westminster, CO 80020

United Pathology Associates
MSC 700
P.O. Box 4359
Houston, Texas 77210-4359

Verizon
404 Brock Drive
Bloomington, IL 61701

Woodforest National Bank
P.O. Box 790408
St. Louis, MO 63179-0408

Xfinity
1701 JFK Boulevard
Philadelphia, PA 19103

Nicholas R. Westbrook, Bar No. 24042141
Westbrook Law Firm, PLLC
24 E. Greenway Plaza, Suite 1705
Houston, Texas 77046
(281) 888-5581
Attorney for the Petitioner

UNITED STATES BANKRUPTCY COURT FOR THE

SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

In re: Bradley Alan Duffy Case No.: SSN: xxx-xx-6355
SSN: _____

Debtor(s)

Numbered Listing of Creditors

Address:

3327 Fairmont Hills Lane
Katy, Texas 77494

Chapter: **7**

	Creditor name and mailing address	Category of claim	Amount of claim
1.	American Express Business Card P.O. Box 650448 Dallas, Texas 75265-0448 xxxx-xxxxxx-x1002	Unsecured Claim	\$15,238.04
2.	Bank of America Business Card P.O. Box 15796 Wilmington, DE 19886-5796 xxxx-xxxx-xxxx-8912	Unsecured Claim	\$19,933.25
3.	BBVA Compass P.O. Box 10566 Birmingham, AL 35296 xxxxxx5190	Unsecured Claim	\$33,736.85
4.	Capital One Auto Finance P.O. Box 60511 City of Industry, CA 91716-0511 xxxxxxxxxx5684	Secured Claim	\$24,684.92
5.	Capital One Spark Card P.O. Box 60599 City of Industry, CA 91716-0599 xxxx-xxxx-xxxx-4559	Unsecured Claim	\$9,818.38
6.	Chase Ink Card P.O. Box 15123 Wilmington, DE 19850-5123 xxxx-xxxx-xxxx-8557	Unsecured Claim	\$11,440.42

in re: **Bradley Alan Duffy**

Debtor		Case No. (if known)
Creditor name and mailing address	Category of claim	Amount of claim
7. Chase Slate Card P.O. Box 15123 Wilmington, DE 19850-5123 xxxx-xxxx-xxxx-1381	Unsecured Claim	\$23,675.74
8. Chase Southwest Card P.O. Box 15123 Wilmington, DE 19850-5123 xxxx-xxxx-xxxx-2039	Unsecured Claim	\$7,716.51
9. Citi Simplicity Card P.O. Box 6500 Sioux Falls, SD 57177 xxxx-xxxx-xxxx-4311	Unsecured Claim	\$2,670.00
10. Comenity Bank/David's Bridal P.O. Box 182789 Columbus, OH 43218	Unsecured Claim	\$900.00
11. Frontier Business Card P.O. Box 23066 Columbus, GA 31902-3066 xxxx-xxxx-xxxx-8501	Unsecured Claim	\$19,703.37
12. Nissan Motor Acceptance Corp. P.O. Box 742658 Cincinnati, OH 45274-2658 xxxxxxxxxxxx0001	Secured Claim	\$33,510.16
13. Rooms-To-Go P.O. Box 731 Mahwah, NJ 07430 xxxxxxxxxxxx0222	Secured Claim	\$1,363.35
14. TD Auto Finance P.O. Box 16039 Lewiston, ME 04243-9520 xxxxxx0496	Secured Claim	\$5,672.11
15. Texas Citizens Bank P.O. Box 890029 Houston, Texas 77289	Unsecured Claim	\$142,574.04

in re: **Bradley Alan Duffy**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
16.	The Alternative Board 11031 Sheridan Blvd. Westminster, CO 80020	Unsecured Claim	\$46,656.00
17.	United Pathology Associates MSC 700 P.O. Box 4359 Houston, Texas 77210-4359 x0967	Unsecured Claim	\$5,284.00
18.	Woodforest National Bank P.O. Box 790408 St. Louis, MO 63179-0408 xxxx-xxxx-xxxx-5506	Unsecured Claim	\$23,727.21

(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, **Bradley Alan Duffy**,
named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Numbered Listing of Creditors*,
consisting of 3 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Debtor: /s/ Bradley Alan Duffy Date: 3/13/2017
Bradley Alan Duffy